



International Union of Operating Engineers Local 4 Annuity and Savings Plan

To All Participants in the Annuity and Savings Plan

Please be informed that starting in October, 2007, the Trustees of the International Union of Operating Engineers Local 4 Annuity and Savings Plan will begin deducting a quarterly fee of \$15.00 from all participants' accounts. You will notice the withdrawal of this fee on your MassMutual Fourth Quarter 2007 statement. The fee will be listed as an "expense" on your statement.

The Board of Trustees need to charge this quarterly fee to cover increased administrative costs related to running the Annuity and Savings Plan. The costs of these services have increased such that the administrative costs can no longer be entirely absorbed by the Plan. To cover the shortfall, the Trustees have initiated this fee so that the Plan can continue to operate on a cost neutral basis.

If you have any questions regarding this notice please contact the Benefit Funds Office at (508) 533-1400, ext. 138.

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